

**S/N 10/710,533**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Steven Lundberg	Examiner:	Vivek D. Koppikar
Serial No.:	10/710,533	Group Art Unit:	3626
Filed:	July 19, 2004	Docket No.:	684.001US6
Title:	SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS		

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**AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

This responds to the Office Action dated July 18, 2006. Please amend the above-identified patent application as follows.

This response is accompanied by a Petition, as well as the appropriate fee, to obtain a three-month extension of the period for responding to the Office Action, thereby moving the deadline for response from October 18, 2006 to January 18, 2007.